



Patent Application  
Attorney Docket No.: 72167.000260

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: :  
:   
Lloyd Adams : Group Art Unit: 3624  
:   
Appln. No.: 09/765,137 :   
: Examiner: Hani M. Kazimi  
Filed: January 18, 2001 :   
:   
For: NETWORK-BASED LOAN :   
APPLICATION SYSTEM AND METHOD :

Mail Stop **Fee Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE**

Sir:

In response to the Office Action dated June 27, 2005, please amend the above-identified patent application as follows: